

**WHAT IS CLAIMED IS:**

1. A system for collecting and distributing credit information comprising:  
a repository database having stored therein credit information related to  
residential housing credit payments made by a plurality of consumers;  
5           a repository management computer connected to the repository database,  
the repository management computer being configured to input residential housing  
credit payment data pertaining to a plurality of consumers from a payment  
processor computer and to store the residential housing credit payment data in the  
repository, the repository management computer being further configured to release  
10 credit information from the repository database for a particular consumer to an  
authorized residential housing credit provider upon receiving a request from the  
authorized residential housing credit provider and a corresponding authorization  
from the particular consumer.
2. The system of Claim 1, wherein the repository management computer is  
15 configured to require a password from the particular consumer before releasing the  
credit information.
3. The system of Claim 1, wherein the repository management computer is  
configured to require a personal identification number from the particular  
consumer before releasing the credit information.
- 20           4. The system of Claim 1, wherein the repository management computer is  
connectable to receive card reader data and configured to require that data received  
from the card reader match card data associated with the particular consumer  
before releasing credit information to the residential housing credit provider.

5. The system of Claim 1, wherein the credit information is released in the form of a score based at least in part upon the payment data.

6. The system of Claim 5, wherein the score is further based at least in part on retail credit data.

5 7. The method of Claim 6, wherein the housing credit data is more heavily weighted than the retail credit data.

8. The system of Claim 1, wherein the repository further contains retail credit payment data.

9. A method for reporting residential housing credit payment information 10 comprising the steps of:

accepting residential housing credit payments at a financial institution; crediting the payments to a residential housing credit provider; and reporting the payments to a residential housing credit repository.

10. The method of Claim 9, further comprising the steps of:

15 storing the payment in an escrow account if the payment is designated as for escrow; and releasing the payment from the escrow account upon the occurrence of a predetermined release event; wherein the crediting step is performed after the releasing step.

20 11. The method of Claim 10, wherein the predetermined release event is the issuance of a judgment in favor of the housing credit provider from a court of competent jurisdiction.

12. The method of Claim 10, wherein the predetermined release event is an arbitration.

13. The method of Claim 10, further comprising the step of reporting the payment to the creditor.

5 14. The method of Claim 10, further comprising the step of reporting the predetermined release event to the creditor.

15. The method of Claim 10, further comprising the step of reporting the predetermined release event to the repository.

10 16. A method for collecting and distributing housing credit payment data comprising the steps of:

accepting housing credit payments at a financial institution from a consumer;

crediting the payments to a housing creditor or to an escrow account in response to an indication by the consumer;

15 reporting the payments to a housing credit payment repository and the housing creditor;

maintaining a housing credit payment database at the repository, the database containing housing credit payment data for a plurality of consumers;

20 reporting the housing credit payment data for a particular consumer to a potential housing creditor only if the particular consumer authorizes the repository to release the housing credit payment data to the potential housing creditor.

17. The method of Claim 16 further comprising the step of:

reporting a release event to the repository and the housing creditor.